

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas Todd Homar
Margaret McGuire Homar
Debtors

Case No. 12-01810-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db/jdb
4071506 +Thomas Todd Homar, Margaret McGuire Homar, 71 Eagles Trail, Fairfield, PA 17320-8105
4071507 +CenturyLink, C/O AFNI, 1310 Martin Luther King Dr PO Box 3, Bloomington, IL 61702-0003
4071501 Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
4071501 +Homar Margaret McGuire, 71 Eagles Trail, Fairfield, PA 17320-8105
4071500 +Homar Thomas Todd, 71 Eagles Trail, Fairfield, PA 17320-8105
4155168 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,
Columbus, OH 43219-6009
4071502 +James P Sheppard Esquire, 2201 North Second Street, Harrisburg, PA 17110-1007
4071513 +Medical Payment Data, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
4080228 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4299851 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr EDI: PHINAMERI.COM Jun 09 2017 18:53:00 AmeriCredit Financial Services, Inc.,
4000 Embarcadero Drive, Arlington, Texas 76014

cr +EDI: BASSASSOC.COM Jun 09 2017 18:53:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083

cr EDI: RECOVERYCORP.COM Jun 09 2017 18:53:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4080791 EDI: PHINAMERI.COM Jun 09 2017 18:53:00 AmeriCredit Financial Services, Inc.,
PO Box 183853, Arlington, Texas 76096

4083080 EDI: PHINAMERI.COM Jun 09 2017 18:53:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096

4071503 E-mail/Text: bankruptcy@firstenergycorp.com Jun 09 2017 18:52:46 Allegheny Power,
Customer Service Center, PO Box 1392, Fairmount, WV 26555-1392

4139277 EDI: AIS.COM Jun 09 2017 18:53:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093

4071504 EDI: HFC.COM Jun 09 2017 18:53:00 Beneficial Finance, PO Box 4153-K,
Carol Stream, IL 60197-4153

4071505 EDI: HFC.COM Jun 09 2017 18:53:00 Boscov's, PO Box 17642, Baltimore, MD 21297-1642

4155147 +EDI: BASSASSOC.COM Jun 09 2017 18:53:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

4071508 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jun 09 2017 18:52:52
Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

4098450 EDI: FORD.COM Jun 09 2017 18:53:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953

4071509 EDI: FORD.COM Jun 09 2017 18:53:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000

4165848 EDI: RMSC.COM Jun 09 2017 18:53:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605

4071510 +EDI: PHINAMERI.COM Jun 09 2017 18:53:00 GM Financial/Ameri Credit, PO Box 183834,
Arlington, TX 76096-3834

4091516 +EDI: BASSASSOC.COM Jun 09 2017 18:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083

4071511 EDI: RMSC.COM Jun 09 2017 18:53:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090

4150490 EDI: RESURGENT.COM Jun 09 2017 18:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4071512 EDI: RMSC.COM Jun 09 2017 18:53:00 Lowe's/GECRB, PO Box 530914, Atlanta, GA 30353-0914

4071514 +EDI: MID8.COM Jun 09 2017 18:53:00 Midland Credit Management, 8875 Aero Drive,
San Diego, CA 92123-2255

4088737 +E-mail/Text: bknotice@ncmllc.com Jun 09 2017 18:52:49 National Capital Management, LLC,
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741

4071515 EDI: AGFINANCE.COM Jun 09 2017 18:53:00 One Main Financial, PO Box 183172,
Columbus, OH 43218-3172

4071516 EDI: PRA.COM Jun 09 2017 18:53:00 Portfolio Recovery Assoc LLC, 140 Corporate Boulevard,
Norfolk, VA 23502

4143708 EDI: PRA.COM Jun 09 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4307361 +EDI: PRA.COM Jun 09 2017 18:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067

4165849 EDI: RECOVERYCORP.COM Jun 09 2017 18:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4071517 EDI: RMSC.COM Jun 09 2017 18:53:00 Walmart/GEMB, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 09, 2017

cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4166760* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., PO Box 183853,
Arlington TX 76096)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James P Sheppard on behalf of Joint Debtor Margaret McGuire Homar jamespsheppard@comcast.net,
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
James P Sheppard on behalf of Debtor Thomas Todd Homar jamespsheppard@comcast.net,
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Thomas Todd Homar**
First Name Middle Name Last Name
Debtor 2 **Margaret McGuire Homar**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-01810-RNO**

Social Security number or ITIN **xxx-xx-9963**
EIN --
Social Security number or ITIN **xxx-xx-4722**
EIN --

Order of Discharge

12/15

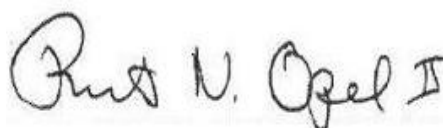
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Todd Homar
aka Thomas T. Homar

Margaret McGuire Homar
aka Margaret M. Homar, aka Margaret McGill Homar

**By the
court:**

June 9, 2017



Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.